

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: Heather Lee Petterson, Debtor

**Case No. 25-00969-JAW
CHAPTER 13**

**NOTICE OF FILING CHAPTER 13 PLAN AND MOTIONS FOR VALUATION AND
LIEN AVOIDANCE**

The above-named Debtor has filed a *Chapter 13 plan and Motions for Valuation and Lien Avoidance* (the “Plan”) with the Bankruptcy Court in the above referenced case (see attachment).

Any objection to confirmation of the Plan or the motions contained therein shall be filed in writing with the Clerk of Court at Thad Cochran U.S. Courthouse, 501 E. Court Street, Suite 2.300, Jackson, MS 39201, on or before June 3, 2025. Copies of the objection must be served on the Trustee, US Trustee, Debtor, and Attorney for Debtor.

Objections to confirmation will be heard and confirmation determined on June 9, 2025, at 10:00 AM in the Thad Cochran U.S. Courthouse, Bankruptcy Courtroom 4C, 501 East Court Street, Jackson, MS 39201, unless the court orders otherwise. If no objection is timely filed, the Plan may be confirmed without a hearing.

Date: April 16, 2025

*/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., Attorney for Debtor*

Thomas C. Rollins, Jr., MSB# 103469
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

Fill in this information to identify your case:

Debtor 1	Heather Lee Petterson
	Full Name (First, Middle, Last)
Debtor 2	
(Spouse, if filing)	Full Name (First, Middle, Last)
United States Bankruptcy Court for the	SOUTHERN DISTRICT OF MISSISSIPPI
Case number:	
(If known)	

Check if this is an amended plan, and list below the sections of the plan that have been changed.

Chapter 13 Plan and Motions for Valuation and Lien Avoidance

12/17

Part 1: Notices

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Length of Plan.

The plan period shall be for a period of 60 months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Debtor(s) will make payments to the trustee as follows:

Debtor shall pay \$396.00 (monthly, semi-monthly, weekly, or bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

USDA National Finance Center
Attn: ABCO
PO Box 60,000
New Orleans LA 70160-0000

Debtor

Heather Lee Pettersen

Case number

Joint Debtor shall pay _____ (monthly, semi-monthly, weekly, or bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

2.3 Income tax returns/refunds.

Check all that apply

- Debtor(s) will retain any exempt income tax refunds received during the plan term.
- Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- Debtor(s) will treat income refunds as follows:

2.4 Additional payments.

Check one.

- None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

Part 3: Treatment of Secured Claims

3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).

Check all that apply.

- None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

Insert additional claims as needed.

3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one..

- None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

- None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.

Check one.

- None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

- None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case.

Debtor Heather Lee Pettersen Case number _____

4.3 Attorney's fees.

No look fee: 4,000.00

Total attorney fee charged: \$4,000.00

Attorney fee previously paid: \$0.00

Attorney fee to be paid in plan per confirmation order: \$4,000.00

Hourly fee: \$_____. (Subject to approval of Fee Application.)

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 Domestic support obligations.

None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- The sum of \$ **42,278.00**
- ____% of the total amount of these claims, an estimated payment of \$_____
- The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately **\$7,492.04**. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Other separately classified nonpriority unsecured claims (special claimants). *Check one.*

None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.*

None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Debtor **Heather Lee Petterson** Case number _____

Part 9: **Signatures:** _____

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X **/s/ Heather Lee Petterson**

Heather Lee Petterson

Signature of Debtor 1

Executed on **April 15, 2025**

158 Sykes Ave

Address _____

Florence MS 39073-0000

City, State, and Zip Code _____

Telephone Number _____

X _____

Signature of Debtor 2

Executed on _____

Address _____

City, State, and Zip Code _____

Telephone Number _____

X **/s/ Thomas C. Rollins, Jr.**

Thomas C. Rollins, Jr. 103469

Signature of Attorney for Debtor(s)

P.O. Box 13767

Jackson, MS 39236

Address, City, State, and Zip Code _____

601-500-5533

Telephone Number _____

trollins@therollinsfirm.com

Email Address _____

Date **April 15, 2025**

103469 MS

MS Bar Number _____

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., attorney for the Debtor, do hereby certify that by filing the attached Notice and Chapter 13 Plan, I have caused the following party to be served electronically via ECF:

Case Trustee
Office of the US Trustee

I further certify that I have this day served a true and correct copy of the Notice and Chapter 13 Plan by US Mail, postage prepaid, to all other parties listed on the attached master mailing list (matrix).

Date: April 16, 2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr., MSB# 103469
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
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4 **UNITED STATES BANKRUPTCY COURT**
5 **SOUTHERN DISTRICT OF MISSISSIPPI**

6 IN RE:
7 HEATHER LEE PETTERSON

8 CASE NO: 25-00969-JAW
9 **DECLARATION OF MAILING**
10 **CERTIFICATE OF SERVICE**
11 Chapter: 13

12 On 4/16/2025, I did cause a copy of the following documents, described below,

13 Notice and Plan

14
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18 to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with
19 sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and
20 incorporated as if fully set forth herein.

21 I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.
22 com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to
23 Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if
fully set forth herein.

24 Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been
25 served electronically with the documents described herein per the ECF/PACER system.

26 DATED: 4/16/2025

27 /s/ Thomas C. Rollins, Jr.
28 Thomas C. Rollins, Jr. 103469

The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401
601 500 5533
trollins@therollinsfirm.com

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3 **UNITED STATES BANKRUPTCY COURT**
4 **SOUTHERN DISTRICT OF MISSISSIPPI**

5 IN RE:
6 HEATHER LEE PETTERSON

7 CASE NO: 25-00969-JAW
8 **CERTIFICATE OF SERVICE**
9 **DECLARATION OF MAILING**

10 Chapter: 13

11 On 4/16/2025, a copy of the following documents, described below,

12 Notice and Plan

13
14
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19 were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient
20 postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth
herein.

21 The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above
22 referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of
Service and that it is true and correct to the best of my knowledge, information, and belief.

23 DATED: 4/16/2025

24 
25

26 Miles Wood
27 BK Attorney Services, LLC
28 d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
 NCRS ADDRESS DOWNLOAD
 CASE 25-00969-JAW
 SOUTHERN DISTRICT OF MISSISSIPPI
 WED APR 16 9-15-17 PST 2025

EXCLUDE

~~US BANKRUPTCY COURT~~
~~THAD COCHRAN US COURTHOUSE~~
~~501 E COURT STREET~~
~~SUITE 2300~~
~~JACKSON MS 39201 5036~~

AMEX
 PO BOX 981540
 EL PASO TX 79998-1540

BEST EGG
 ATTN BANKRUPCTY
 PO BOX 42912
 PHILADELPHIA PA 19101-2912

CITIBANK
 PO BOX 790040
 ST LOUIS MO 63179-0040

EXCLUDE
~~(D) CITIBANK~~
~~PO BOX 790040~~
~~ST LOUIS MO 63179 0040~~

ELAN FINANCIAL SERVICE
 CB DISPUTES
 SAINT LOUIS MO 63166

GOLDMAN SACHS BANK USA
 ATTN BANKRUPTCY
 PO BOX 70379
 PHILADELPHIA PA 19176-0379

RHODE ISLAND CREDIT UN
 160 FRANCIS STREET
 PROVIDENCE RI 02903-1118

SYNCHRONY BANK
 ATTN BANKRUPTCY
 PO BOX 965064
 ORLANDO FL 32896-5064

SYNCHRONY BANK
 ATTN BANKRUPTCY
 PO BOX 965060
 ORLANDO FL 32896-5060

EXCLUDE
~~(D) SYNCHRONY BANK~~
~~ATTN BANKRUPTCY~~
~~PO BOX 965064~~
~~ORLANDO FL 32896 5064~~

EXCLUDE
~~UNITED STATES TRUSTEE~~
~~501 EAST COURT STREET~~
~~SUITE 6 430~~
~~JACKSON MS 39201 5022~~

EXCLUDE
~~HAROLD J PARKLEY JR~~
~~PO BOX 4476~~
~~JACKSON MS 39296 4476~~

DEBTOR
 HEATHER LEE PETTERSON
 158 SYKES AVE
 FLORENCE MS 39073-9370

EXCLUDE
~~THOMAS CARL ROLLINS JR~~
~~THE ROLLINS LAW FIRM PLLC~~
~~PO BOX 13767~~
~~JACKSON MS 39236 3767~~